

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

JAIME MEDINA MEDINA
ROSA E RAMIREZ ACOSTA

XXX-XX-6685

XXX-XX-6301

Debtor(s)

CASE NO. 05-07249 BKT

Chapter 13

FILED & ENTERED ON 10/01/2009

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtors are entitled to a discharge.

IT IS ORDERED:

The debtors are granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

In Ponce, Puerto Rico, this 01 day of October, 2009.


Brian K. Tester
U. S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

1 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

2 This court order grants a discharge to the person named as the debtor after
3 the debtor has completed all payments under the chapter 13 plan. It is not a
4 dismissal of the case.

5 Collection of Discharged Debts Prohibited

6 The discharge prohibits any attempt to collect from the debtor a debt that
7 has been discharged. For example, a creditor is not permitted to contact a debtor
8 by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or
9 other property, or to take any other action to collect a discharged debt from the
10 debtor. [In a case involving community property:] [There are also special rules
11 that protect certain community property owned by the debtor's spouse, even if
12 that spouse did not file a bankruptcy case.] A creditor who violates this order
13 can be required to pay any damages and attorney's fees to the debtor.

14 However, a creditor may have the right to enforce a valid lien, such as a
15 mortgage or security interest, against the debtor's property after the
16 bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.
17 Also, a debtor may voluntarily pay any debt that has been discharged.

18 Debts That are Discharged

19 The chapter 13 discharge order eliminates a debtor's legal obligation to
20 pay a debt that is discharged. Most, but not all, types of debts are discharged
21 if the debt is provided for by the chapter 13 plan or is disallowed by the court
22 pursuant to section 502 of the Bankruptcy Code.

23 Debts that are Not Discharged.

24 Some of the common types of debts which are not discharged in a chapter 13
25 bankruptcy case are:

- 26 a. Debts that are in the nature of alimony, maintenance, or support;
- 27 a. Debts for most student loans;
- 28 b. Debts for most fines, penalties, forfeitures, or criminal restitution
29 obligations;
- 30 c. Debts for personal injuries or death caused by the debtor's operation of a
31 motor vehicle while intoxicated;
- 32 d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on
33 which the last payment is due after the date on which the final payment
34 under the plan was due; and
- 35 e. Debts for certain consumer purchases made after the bankruptcy case was
36 filed if prior approval by the trustee of the debtor's incurring the debt
37 was practicable but was not obtained.

38 This information is only a general summary of the bankruptcy discharge.
39 There are exceptions to these general rules. Because the law is complicated, you
40 may want to consult an attorney to determine the exact effect of the discharge in
41 this case.

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 05-07249

User: irizm
Form ID: pdf001

Page 1 of 1
Total Noticed: 23

Date Rcvd: Oct 01, 2009

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db/jdb +JAIME MEDINA MEDINA, ROSA E RAMIREZ ACOSTA, JARDINES DEL CARIBE, FF 33 CALLE 33,
PONCE, PR 00728-2609
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
cr BPPR AS SERVICING AGENT OF POPULAR MORTGAGE, PO BOX 9023593, SAN JUAN, PR 00902-3593
cr DORAL BANK, C/O SERGIO A RAMIREZ DE ARELLANO ESQ, PO BOX 9024253, SAN JUAN, PR 00902-4253
cr +PR ACQUISITIONS, 4TH FLOOR #401, 270 MUNOZ RIVERA, SAN JUAN, PR 00918-1901, PUERTO RICO
2191534 AEELA, PO BOX 364508, SAN JUAN PR 00936-4508
2191535 AMERICAN EDUCATION SERVICES, PO BOX 2461, HARRISBURG PA 17105-2461
2191536 +BANCO BILBAO VIZCAYA, PO BOX 364745, SAN JUAN PR 00936-4745
2692186 BANCO POPULAR PUERTO RICO, CARDONA JIMENEZ LAW OFFICE, PSC, PO BOX 9023593,
SAN JUAN PR 00902-3593
2191537 BANCO SANTANDER, PO BOX 362589, SAN JUAN PR 00936-2589
2202365 +CITIBANK (USA)NA, P.O. Box 182149, COLUMBUS OH 43218-2149
2204723 +CommoLoCo, 9193 Calle Marina Ste 2, Ponce PR 00717-1581
2205522 DORAL BANK, PO BOX 13977, SAN JUAN PR 00908-3977
2191539 DORAL BANK, PO BOX 308, CATANO PR 00963-0308
2200139 POPULAR AUTO, CONSUMER BANKRUPTCY DEPT, PO BOX 366818, SAN JUAN PR 00936-6818
2438176 +PR Acquisitions, LLC, Care Of Operating Partners Co., Inc., 270 Munoz Rivera Ave.,
4th Floor, No. 40, San Juan, Puerto Rico 00918-1901
2262386 R&G MORTGAGE CORPORATION, CARDONA-JIMENEZ LAW OFFICE, PO BOX 9023593,
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2191540 RG MORTGAGE, GPO BOX 362394, SAN JUAN PR 00936-2394
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2009

Signature:

